



Georgia Dream

Homeownership Program



*Do you dream of owning a home?
DCA can help make your dream a reality!*



The Georgia Dream Homeownership Program has helped over 83,000 Georgians achieve the dream of homeownership by providing affordable first mortgage financing and down payment assistance.

Here's how we can help you...

Georgia Dream First Mortgage Loan Financing

- 30 year low fixed interest rate mortgages
- Local lender approval for FHA, USDA-RD, VA or conventional mortgage loans
- Very low closing costs

It's easy to qualify!

1) You must be a first time homebuyer or not have owned a home in the past three years, or purchase a home in a targeted area to qualify for first mortgage financing.

2) If you purchase a home in the Atlanta MSA:

Barrow, Bartow, Butts, Carroll, Cherokee, Clayton, Cobb, Coweta, Dawson, Dekalb, Douglas, Fayette, Forsyth, Fulton, Gwinnett, Haralson, Heard, Henry, Jasper, Lamar, Meriwether, Newton, Paulding, Pickens, Pike, Rockdale, Spalding or Walton Counties



Your total household income based on the number of persons living in the home can be no more than:

One to Two persons	\$71,000
Three or more persons	\$82,000

You may qualify to purchase a home with a sales price of up to \$250,000

3) If you purchase a home in any county in Georgia not listed in #2 above:

Your total household income based on the number of persons living in the home can be no more than:

One to Two persons	\$61,000
Three or more persons	\$70,000

You may qualify to purchase a home with a sales price of up to \$200,000.

Targeted Areas

The Georgia Dream Homeownership Program is available to eligible first time home buyers in all counties of Georgia. However, if you purchase a home in one of the targeted areas listed below the first time home buyer rule may not apply. Check with your lender for program guidelines.

Targeted Counties

Appling	Coffee	Grady	Macon	Randolph	Twiggs
Atkinson	Colquitt	Greene	Marion	Schley	Upson
Bacon	Cook	Hancock	McDuffie	Screven	Ware
Baker	Coweta	Haralson	McIntosh	Stewart	Warren
Ben Hill	Crawford	Heard	Meriwether	Sumter	Washington
Berrien	Crisp	Irwin	Miller	Talbot	Wayne
Bleckley	Decatur	Jasper	Mitchell	Taliaferro	Webster
Brantley	Dodge	Jefferson	Montgomery	Tattnall	Wheeler
Brooks	Dooley	Jenkins	Morgan	Taylor	Wilcox
Bulloch	Dougherty	Johnson	Newton	Telfair	Wilkes
Burke	Early	Lamar	Oglethorpe	Terrell	Wilkinson
Calhoun	Echols	Lanier	Peach	Thomas	Worth
Charlton	Elbert	Laurens	Pierce	Tift	
Chattooga	Emanuel	Lincoln	Polk	Toombs	
Clay	Evans	Long	Pulaski	Treutlen	
Clinch	Fannin	Lowndes	Quitman	Turner	

Counties with Targeted Census Tracts

Bacon	Carroll	Glynn	Richmond
Baldwin County	Clayton	Hall	Seminole
Ben Hill	Cobb	Houston County	Spalding
Bibb	DeKalb	Jeff Davis	Tift
Candler	Dougherty	Liberty	Toombs
Chatham County	Floyd	Lowndes	Troup
Clarke	Fulton	Muscogee	

Counties Designated as Targeted until January 2010 due to storm damage

Berrien	Decatur	Miller	Wheeler
Brantley	Dougherty	Mitchell	Worth
Brooks	Echols	Pierce	
Coffee	Lanier	Tift	
Colquitt	Lowndes	Ware	

How do I apply?

- 1) Contact a Georgia Dream Participating Lender for pre-qualification and to begin the mortgage loan process.
- 2) Attend homebuyer education to learn more about buying and owning a home.

**To locate a Participating Lender in your community
or for additional information and current rates**

visit our website at www.dcaloans.com or call 1-800-359-HOME (4663).

Georgia Dream offers various down payment financing options to help you with the costs associated with purchasing your home.

Georgia Dream Second Mortgage Loan Financing

Georgia Dream Second Mortgage financing must be used in conjunction with a Georgia Dream First Mortgage Loan.

Eligible borrowers will:

- 1) Have a total annual household income that does not exceed the limits for the applicable program based on the number of persons living in the home and the location of the home
- 2) Complete Home Buyer Education with a DCA Home Buyer Education partner listed in this brochure or any HUD approved housing counseling agency. www.hud.gov
- 3) Meet the guidelines of the applicable program



Loan Income Limits for Down Payment Options

County	1 person	2 persons	3 persons	4 persons	5 persons
Statewide	30050	34350	38650	42950	46400
Banks, Camden	31250	35700	40200	44650	48200
Bibb, Crawford, Jones, Peach, Twiggs	30800	35200	39600	44000	47500
Brantley, Butts, Glynn, McIntosh	31300	35800	40250	44700	48300
Bryan, Chatham, Effingham	33050	37750	42500	47200	51000
Burke, Columbia, McDuffie, Richmond	31100	35500	39950	44400	47950
Catoosa, Dade, Walker	31450	35900	40400	44900	48500
Clarke, Madison, Oconee, Oglethorpe	31650	36150	40700	45200	48800
Hall	33400	38150	42950	47700	51500
Houston	36800	42050	47300	52550	56750
Jackson	31900	36500	41050	45600	49250
Lamar	30250	34550	38900	43200	46650
Lumpkin	32200	36800	41400	46000	49700
Monroe	35650	40750	45850	50950	55050
Morgan	32050	36600	41200	45750	49400
Atlanta Area Counties*	40150	45900	51600	57350	61950

**Atlanta Area Counties: Barrow, Bartow, Carroll, Cherokee, Clayton, Cobb, Coweta, Dawson, Dekalb, Douglas, Fayette, Forsyth, Fulton, Gwinnett, Heard, Henry, Jasper, Newton, Paulding, Pickens, Pike, Rockdale, Spalding, Walton. (Please note these counties are not the same as the Atlanta MSA)*

Down Payment Options

Eligible borrowers may choose from these loan programs for assistance with down payment, and closing costs associated with purchasing a home. These second mortgage loans offer:

- No interest
- No monthly payments
- No payment due until home is sold, refinanced or no longer used as the borrower's principal residence.

Eligible borrowers will:

- 1) Have a total annual household income that does not exceed the limits on the chart on the facing page based on the number of persons living in the home and the location of the home
- 2) Contribute a minimum of \$500 of their own funds towards the purchase transaction

STANDARD

All eligible homebuyers
\$5,000

PEN

Eligible homebuyers who are employed by entities that provide public protection (including the military), health care, or education.
\$7,500



CHOICE

Eligible homebuyers whose household includes an individual living with a disability

Loan Amount	Atlanta MSA Income Limit	Statewide Income Limit
\$7,500	\$30,000 and over*	\$25,000 and over*
\$10,000	Less than \$29,999	Less than \$24,999

**Maximum income and sale price limits apply*

SIGNATURE COMMUNITY

Eligible employees of local governments designated as Signature Communities
\$7,500

SINGLE FAMILY DEVELOPMENT

Affordable homes constructed under this special development program
\$7,500 - \$20,000

HOUSING CHOICE VOUCHER

In addition to the down payment programs above, eligible participants in the Rental Assistance program may use the value of their voucher for a portion of a monthly home mortgage payment.

Homebuyer Education Agencies

The following organizations provide one on one home buyer counseling and/or home buyer education seminars under contract with DCA. Other providers of home buyer education may be used. A list of HUD approved counseling agencies is available at www.hud.gov.

ALBANY

CCCS of Southwest Georgia**
229-883-0909/ 800-309-3358
www.cccsalbany.org

City of Albany Department of Community
& Economic Development*
229-430-5283

ATHENS

ACTION, Inc.*
706-546-8293

Athens Land Trust*
706-613-0122
www.athenslandtrust.org

East Athens Development Corp.
706-208-0048*
www.eadcinc.com

Hancock CDC***
706-546-1154

ATLANTA

Atlanta Co-op*
404-627-5920

The Atlanta Urban League*
404-659-1150
www.atlul.org

Reynoldstown Revitalization Corp.*
404.525.4130
www.rrc-atl.org

SUMMECH*
404-527-5456

AUGUSTA

CCCS of the CSRA**
706-736-2090
www.cccsaugusta.org

East Central Georgia Partnership*
706-364-7842

CSRA EOA***
706-722-0493

BLAKELY

Early County CDC*
229-724-7552

BRUNSWICK

Coastal GA CAA*
912-264-3281

Totally Free, Inc.***
912-265-1515

CARTERSVILLE

Housing & Development Corporation of
Bartow County*
770-382-1414
www.hdcfbartowco.org

COLUMBUS

CCCS of West Georgia***
706-327-3239/ 800-757-2227

Neighborworks Columbus***
706-324-4663
www.nwcolumbus.org

Urban League of Greater Columbus*
706-323-3687

CORDELE

Southwest GA United Empowerment Zone*
229-268-7592

DALTON

Dalton/Whitfield CDC**
Spanish/Bilingual Counselors
706-281-4804

DARIEN

McIntosh Sustainable and Economic Development
(SEED)*
912-437-7821

DECATUR

DeKalb Metro Housing
Counseling***
404-508-0922

Women Watch Afrika, Inc
404-759-6419

DORAVILLE

The Center for Pan Asian Community Services
706-936-0969
www.cpacs.org

DUBLIN

Dublin-Laurens County Community Housing
& Economic Development Corp.
478-272-2450

FOREST PARK

The D & E Group*
770-961-6900
www.depover.org

FORT VALLEY

Fort Valley State University*
478-825-6954

GAINESVILLE

Home Development Resources***
Spanish/Bilingual Counselors
770-297-1800

GRIFFIN

Affordable Housing Enterprises*
770-412-0595

HAMPTON

National Housing Counseling Agency*
770-477-5100

HINESVILLE

City of Hinesville*
912-876-3164

JC Vision & Associates***

912-877-4243
Spanish/Bilingual Counselors
www.jcvision.com

LAWRENCEVILLE

The IMPACT! Group***
678-808-4477
www.theimpactgroup.org

MACON

CCCS of Middle Georgia**
478-745-6197/800-446-7123
www.cccsmacon.org

HomeFirst***

478-803-2373

NASHVILLE

Nashville Neighborhood Center*
229-543-2814

ROME

Appalachian Housing Counseling Center*
706-378-9917

SAVANNAH

CCCS of Savannah***
912-691-2227/800-821-4040
www.cccssavannah.org

Neighborhood Improvement Association*

912-447-5577

www.niacdc.org

THOMASVILLE

RMI Ministries*
229-228-6888
www.rose.net

TIFTON

Abraham Baldwin Agriculture College
229-391-5070

VALDOSTA

Valdosta-Lowndes Habitat*
229-245-1330
www.valdostahabitat.org

A Home of My Own***

229-506-9395

VIENNA

Southwest Georgia United Empowerment
Zone, Inc.
229-268-7592

WASHINGTON

Wilkes County CDC***
706-678-4958



Department of Community Affairs

60 Executive Park South, NE • Atlanta, GA 30329-2231



Equal Housing Opportunity



Fulfilling the Dream of Homeownership